

Business Reporter: Embedded finance: wealth use-cases fulfilling a prophecy

A focus on embedded finance is emerging, changing the dynamics of wealth management

LONDON, UNITED KINGDOM, May 27, 2021 /EINPresswire.com/ -- In an article published on Business Reporter, Christine Schmid, Head of Strategy at a leading SaaS and Embedded Finance provider to the wealth management industry additiv, explains why a focus on embedded wealth is emerging, disrupting the dynamics of wealth management.

Banks' value chain is broken up by digital technology. To date this has largely involved payments and loans; wealth solutions so far have been ignored. But this is changing.

This disruption is driven by customer convenience. In her article , Christine cites Uber as an example of a business offering embedding payment services into their app, while H&M embed point-of-sale lending into theirs. There is now an opportunity to embed wealth management services into brands in a similar way. The potential market is enormous: in the US alone, embedded finance represents a \$3.6 trillion opportunity.

Initially the main opportunities for embedded wealth lie in six use cases: retail and challenger banks, financial health platforms, asset managers, health insurance providers, pension and life insurance providers and consumer platforms that amalgamate many digital services. There is a concern that wealth management companies become commoditised, like utilities. However, by enabling financial services companies to embed their services into a variety of brands, additiv's infrastructure enables wealth managers and other financial service providers to extend their reach, build a point of difference, and reduce client acquisition costs.

To learn more about embedded finance, [read the article](#).

About Business Reporter

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About additiv

Established in 1998, additiv partners with leading companies across the world to help them capitalize on the possibilities of digital wealth and investment management.

additiv's DFS® omnichannel orchestration platform is a system of intelligence for wealth management. It supports wealth managers looking for best-in-class Software-as-a-Service (SaaS) to deliver better engagement at greater scale. It enables financial institutions to access new distribution channels through a Banking-as-a-Service (BaaS) model. And it allows banking and non-banking providers to embed wealth services into their proposition.

Headquartered in Switzerland, with regional offices in Singapore, UAE, Germany and Kenya, additiv is supported by a global ecosystem of partners.

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